

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-2(c) Robert Manchel, Esq. 1 Eves Drive, Suite 111 Marlton, NJ 08053 Attorney for Debtor RM-1141	
In Re: Kerlene Armstrong-Walters	Case No. 17-31302JNP Judge: Chapter 7

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO
X CREDITOR'S MOTION or CERTIFICATION OF DEFAULT
TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following **(choose one)**:

1. X Motion for Relief from the Automatic Stay filed by Santander Consumer USA, Inc., creditor. A hearing has been scheduled for March 26, 2019, at 10:00 a.m.

OR

 Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has been scheduled for at a.m.

OR

 Certification of Default filed by , creditor. I am requesting that a hearing be scheduled on this matter.

OR

 Certification of Default filed by Standing Chapter 13 Trustee. I am requesting that a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

_____ Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support is attached hereto.

OR

_____ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

OR

X Other: I would like an opportunity to cure the arrears. I respectfully request that the movant's motion be denied.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.
4. I certify under penalty of perjury that the foregoing is true and correct.

Date: _____

/s/ Kerelene Armstrong-Walters
Kerelene Armstrong-Walters, debtor